

SVB Life and Benefits: India 2022

At SVB, we support the whole you.

SVB benefits programs are designed to meet our employees where they are in life. Which means they show up at home. Your home. We embrace and support diverse families, however they're defined. SVBers can opt in and out of benefits programs, plus take advantage of customized perks and offerings. And of course, this support shows up on a day-to-day basis, in a rewarding work environment that encourages lasting relationships.

The benefits listed in this summary apply to SVB employees located in India. Since this is a summary, there may be additional terms, conditions and limitations that apply (such as medical underwriting approval). Please refer to the actual policies for additional information.

SVB Holidays 2022

JAN 14	Makar Sankranti
JAN 26	Republic Day
MAR 1	Maha - Shivaratri
APR 15	Good Friday
MAY 3	Qutub-e-Ramzan
AUG 15	Independence Day
AUG 19	Janmashtami
AUG 31	Ganesh Chaturthi
SEP 8	Tiru Onam
OCT 5	Vijaydashmi
OCT 24	Diwali
NOV 1	Rajyotsava Day

Group Mediciam Insurance

SVB's group Mediciam Insurance offering includes medical coverage for you and your eligible dependents. Your eligible dependents may include your spouse, your children through age 18 (age 24 for full-time students) and either dependent parents or in-laws (combination not allowed). Coverage includes a hospitalization subsidy, critical illness, medical consultations, maternity, and coverage for babies from day one. Current coverage is subject to medical underwriting requirements.

Telemedicine

Medical Telemedicine is available through MFINE for employees and up to five family members. Members can visit medical professionals through video visits from the comfort of their own home.

Life Insurance

SVB currently provides employee life insurance coverage equivalent to three times annual base salary. Coverage is subject to medical underwriting.

Personal Accident Insurance

SVB provides employee personal accident insurance coverage equivalent to three times annual base salary. This policy provides coverage for Death by Accident and Temporary and Total Permanent Disability and a Supplemental Disability benefit.

Payroll Schedule: Payday is the last working day of each month.

Casual / Sick Leave

SVB will provide up to 12 days of casual/sick leave per year.

Holidays and Privilege (Vacation) Leave

Full-time employees are entitled to 20 days of PL for the entire calendar year. For new hires, the leaves will be prorated from the month of joining. An employee may carry forward a maximum of 45 days of unutilized PL to the next year. Any unutilized PL above the 45 days carry forward limit will lapse.

Community Service Day

SVB encourages you to volunteer in your community. As such, you may take one day off per year to volunteer with a charity in your community.

Leaves of Absence

SVB provides employees additional leaves such as Paternity (10 days, includes adoptive fathers), Bereavement (five days, includes parents, in-laws, spouse, and children), Maternity (26 weeks, including adoptive mothers) and Community Service Day. Please refer to the SVB Employee Handbook for more detailed information.

Retirement

As part of your total compensation package, SVB makes contributions at 12% to the India Provident Fund and tracks your accrual for the Gratuity Fund. SVB also enables employees to make personal voluntary contributions of up to 88% of your salary.

Employee Stock Purchase Plan (ESPP)

You may contribute up to 10 % of earnings each year up to \$ 25,000 worth (NASDAQ: SIVB). Participants of the SVB US ESPP are able to lock-in a stock within a six-month offering period. Stock is purchased at 85 % of the fair market value price on either the first day of the six-month offering period or the last day of the period, whichever is lower. Contribution periods begin January 1st and July 1st. Shares are issued at the end of the six-month period to eligible participating employees.

Childcare

SVB provides access to and subsidies for a creche within the Manyata Tech Park as well as reimbursements of up to 8,000 INR for employees with children attending accredited daycare centers.

Employee Assistance Program (EAP)

SVB provides an Employee Assistance Program at no cost to you to support your success at home and at work. ICAS is the provider. You may have up to ten visits per incident per year. The website (<https://www.icaslifestyle.com/en/lifestyle/main-page/>) offers many resources for work/life support, and assistance with personal, family or work issues.

Business Travel Accident Insurance

The policy from Chubb includes benefits for lost or damaged checked baggage, emergency evacuation, medical and travel assistance. The amount of this benefit varies based on the loss. In the event of an employee's accidental death while traveling on SVB business, an additional lump sum death benefit of 10 times basic salary up to US\$750,000 is provided. This benefit is fully paid for by SVB. Please refer to our intranet site, the Source, for additional information.

Learning Opportunities

SVB invests in each employee's learning and development. To support this, we offer learning in group and individual settings on several platforms to enhance your development. SVB provides employees access to LinkedIn Learning, get Abstract, and SVB's internal learning management system BLUE Learning.

Additionally, you may be eligible for education assistance and receive reimbursement up to the local currency equivalent of USD 5,250 per calendar year, for approved work-related programs of study that meet certain requirements. Please refer to the Source for program details.

Employee Recognition

SVB's Annual Awards program is driven by employee participation through a peer-to-peer nomination process. SVBers are recognized for their dedication and commitment to SVB Values, community service, client care, operational excellence and innovation. SVB also recognizes employees for their milestone anniversaries with the organization through a bonus program.

Employee Referral Program

SVB provides generous incentives to encourage employees to refer top talent to the organization. Qualified employees may earn up to 89,600 INR for candidate referrals. Payment is made after the referred candidate completes 90 days of employment with SVB. Referral awards are taxable. There are some restrictions, please review the information on the Source for full program details.

SVB in the Community: Matching Gift and Community Involvement Program

At SVB, we're working for something bigger. Together, we're working for something larger than a bank. We're working to help those we serve become more successful and make a greater impact as citizens of the world. And whether it's with our clients by our side or out there on our own, we pride ourselves on getting involved with the community and supporting the causes that align with our values. Because at SVB, we believe this is true power. The power to make a difference.

Silicon Valley Bank's Matching Gift Program is designed to support our employees' personal philanthropy by matching their donations to eligible non-profit organizations who are recognized as tax exempt or designated a public charity. SVB will match employee donations up to ₹146,000 each calendar year. Examples of eligible organizations include, but are not limited to: schools, colleges and universities, civic, arts, cultural, health and science organizations, human services agencies such as food banks and homeless shelters, and environmental groups. You may check Benevity to confirm if your donation is eligible for matching under SVB's program guidelines. Payroll deduction for charitable giving is available.

SVB is committed to the communities we serve and encourages employees to volunteer their time in service to the community. SVB will match donations of time with Volunteer Rewards to employee Giving Accounts of ₹1,825 (up to 40 hours or ₹73,000 each calendar year) for volunteer time reported with qualifying charities. For more information about matching gift and volunteer program, visit SVB in the Community on the Source.

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SVB Values

At SVB we have a culture of unity and curiosity.

We are SVB. We are collective of driven, forward-thinking individuals united for one singular goal: to help those who are creating the future. When we put the team first, work across silos and truly come together, we better serve our clients. We enable and bring to life bold ideas around the world, backing those who courageously make next happen. Together, we relentlessly execute on our own strategies. We feed our own curiosity and never stop learning. We harness our collective power to deliver on our commitments to our clients, and the communities we serve.

- We start with **empathy for others**
 - We **embrace diverse perspectives**
 - We take **responsibility**
 - We keep **learning and improving**
 - We speak and act **with integrity**
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Neither this document nor the benefits described in this summary, creates a contract of employment, or a guarantee of employment, between SVB Financial Group and any employee. The complete details of each plan are in the legal documents under which the plans are administered. The legal documents will prevail in case of conflict between anything written here and the legal documents. SVB Financial Group reserves the right to amend or discontinue any program at any time with or without notice and as in its sole judgment may be necessary. Updated May 2022.